

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 05-41867-DOT

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joan Bennett Gailley
fka Joan Hetzelee , fka Joan Twigg , fka
Joan Bennett
PO Box 3154
Richmond, VA 23228

Social Security No.:

Debtor: xxx-xx-8383

Employer's Tax I.D. No.:

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 16, 2006

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-41867

User: admin
Form ID: B18

Page 1 of 1
Total Served: 15

Date Rcvd: Jan 17, 2006

The following entities were served by first class mail on Jan 19, 2006.

db +Joan Bennett Gailley, PO Box 3154, Richmond, VA 23228-9703
aty +Richard James Oulton, AA, Affiliated Attorneys, Inc., Attention John Oulton,
8515 Mayland Drive, Richmond, VA 23294-4701
tr +Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor,
Richmond, VA 23219-3302
7292751 +Colon & Rectal Specialists, PO 13188, Columbus, OH 43213-0188
7292752 +Commonwealth Radiology, P.O. Box 11747, Richmond, VA 23230-0147
7292753 DMCCB, 16340 N. Scottsdale Rd, Scottsdale, AZ 85254-0000
7292759 +Gastrointestinal Special, 5855 Bremon Road, Suite 706, Richmond, VA 23226-1931
7292760 +Hanover Emergency Associates, PO Box 2080, Kilmarnock, VA 22482-2080
7292761 Household Bank, PO Box 15521, Wilmington, DE 19850-5521
7292762 IC System, 444 Highway 96 East, PO Box 64437, Saint Paul, MN 55164-0437
7292763 +NeuroSurgical Associates, P.C., 1651 North Parham Road, Richmond, VA 23229-4600
7292764 Pulmonary Assoc. of Richmond, 1504 Santa Rosa, #205, Richmond, VA 23229-5109
7292765 +Southside Financial, 707 Johnston Willis Dr, Richmond, VA 23236-3953
7292766 Verizon, P.O. Box 17577, Baltimore, MD 21297-0513

The following entities were served by electronic transmission on Jan 18, 2006 and receipt of the transmission was confirmed on:

7292750 +EDI: CAPITALONE.COM Jan 18 2006 04:08:00 Capital One, PO Box 85147,
Richmond, VA 23276-0001
7292761 EDI: HFC.COM Jan 18 2006 04:07:00 Household Bank, PO Box 15521, Wilmington, DE 19850-5521
TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7292754 Dr. Ball
7292755 Dr. Moore
7292756 Dr. Seiler
7292757 Dr. Starkman
7292758 Dr. Still

TOTALS: 5, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2006

Signature:

